

New Jersey State Statistical Overview 4Q2018

Total Credit Unions	160	CUs <\$5 M Total Assets	34
Federal Charters	152	CUs \$5-100 M Total Assets	97
State Charters	8	CUs >\$100 M Total Assets	28

	4Q2018		4Q2018 Growth
Assets*	\$13,775,112		0.11%
Members (actual)	1,039,483		0.41%
Savings *	\$11,707,836		0.67%
Loans*	\$8,329,392		0.53%
Total Capital*	\$1,348,392		0.82%
Investments*	\$4,133,696		-1.12%
Capital/Assets	9.79%		
Delinquency Ratio	1.65%		
Average Share Balance/Member	\$11,263		
Average Loan Balance/Loan	\$15,664		
Full-time Employees	2,268	Part-time Employees	439
Employee Wages*	\$48,949	Volunteers	1244
Population of New Jersey^	8,999,188	Percent of NJ population with CU memberships	11.55%%

4Q2018 MBL/Commercial Lending Totals

Total MBLs	\$588,166,285	Number MBLs	1,619
Average MBL	\$363,290		
CUs with MBLs	40	Percent CUs with MBLs	25.2%

Estimated Financial Benefits for New Jersey Credit Union Members^o

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$80,854,073
Total CU member benefit/member	\$78
Total CU member benefit/member household	\$165

Estimated Cost of Regulatory Burden in 2017

Total Cost (\$Mil)	\$64
Average Total Cost Per Credit Union	\$414,869
Average Total Cost per Member Household	\$135

Source: National Credit Union Administration Call Report Data as of Dec. 31, 2018 (4Q2018)

*(\$000)

^o Source: CUNA New Jersey Membership Benefits Report (YE2018)

[^]Source: US Census data estimate as of July, 2017